JULIAN A. SELBY EDITOR AND PROPRIETOR.

Office on Main Street, above Taylor.

\*\*Book and Job Printing of every description promptly and faithfully attended to.

\*\*ADVERTISEMENTS\*\*

Inserted in the Daily at 75 cents per square for the first and 50 cents each subsequent insertion. Long advertisements by the week, month or year, at reasonable rates.

\*\*Subsorition.\*\*

Daily, six monthe, \$4 00; Tri-Weekly, 2 50; Weekly, 1 50.

The Harvest Call.

BY WM. H. BURLEIGH. Abide not in the realm of dreams, Oh, man, however fair it seems, Where drowsy airs thy powers repress In languor of sweet idleness.

Nor linger in the misty past, Extranced in vi ione vague and vast; But with clear eye the present scan, And hear the call of God and man.

That call, though many-voiced, is one With mighty meaning in each tone; Through sob and laughter, shrick and prayer Its summons meets thee everywhere.

Think not in sleep to fold thy hands, Forgetful of thy Lord's commands; From duty's claims no life is free— Behold, to-day hath need of theel

Look up! the wide-extend plain Is billowy with the ripened grain, And on the sum ner winds are rolled Its waves of emerald and gold. Thrust in thy sickle—nor delay The work that calls for thee to-day; To-morrow, if it come, will bear It, own demands of toil and care.

The present hour allots thy task! For present strength and patience ask, And trust His love whose sure sapplies Most all thy needs as they arise.

Lo! the broad fields with harvest white Thy hands to strenuous toil invite; And he who labors and believes Shall reap reward of ample sheaves.

Up, for the time is short; and soon The morning sun will climb to noon; Upl ere the herds, with tramping feet, Outrunning thine, shall spoil the wheat.

While the day lingers, do thy best! Full soon the night will bring its rest; And, duty done, that rest shall be Full of beatitudes to thee.

A party of gentlemen in a saloon, dis-puting over the question whether the American system of treating or the European system of not treating or the Eu-ropean system of not treating was pre-ferable, couldn't settle the matter by talking; so they went to work testing it by practice. First, each man took a drink by himself. Then each man in-vited a single friend to drink. After that, each single friend returned the compliment. And, finally, each man in the party—there were six of them—asked

that, each single friend returned the compliment. And, finally, each man in the party—there were six of them—asked all the rest to drink. When all that was accomplished, not a soul in the room could tell where the discussion originated or what it was about.

Western Conversation.—Stranger—"How did he die?" Resident—"Hung."
S.—"Hung! Ah, hung himself?" R.—"No, he was hung by vigilants." S.—"Why?" R.—"He had been notified to leave the town, and he came back." S.—"When a man has been notified to leave, can't he never come back here again and stay?" R.—"Yes." S.—"Then how is this?" R.—"Yes." S.—"Then how is this?" R.—"Well, he came back, and"—pointing to the coffin—"you see he 'stayed.""

The Parisians have their joke under all circumstances. The current number

The Parisians have their joke under all circumstances. The current number of Charivari represents M. de Tillancourt propounding a riddle to a number of his fellow-deputies. "What is the heaviest thing in the world?" he asks. The deputies guess lead, brass, gold, but all are wrong—for the heaviest thing in the world is the state of siege, "for nobody can paise it."

Mutilated Currency purchased at a small discount.

Sight Drafts drawn direct on all the prominent places in England, Ireland, Scotland, France, Germany, Belgium, Holland, Dennark and the Orient. Letters of Oredit issued, payable in any of the above places.

Drafte on all the prominent cities in the United States bought and sold.

Banking House opposite Columbia Hotel. Open from 9 to 3.

Feb 28 1y

To illustrate the correctness of his

Malt Corn Whiskey, WARRANTED two years old, at Feb 21 JOHN C. SEEGERS'.

# THE CAROLINA HOUSE IS once more open to the public, under the superintendence of Mr. R. BARKY. The reputation of the house will be kept August 31

THE EXCHANGE HOUSE. THIS well-known establishment is in full blast, and keeps up its reputation for the best of everything in the line of WET GOODS. They carry out the motto of "Good articles or none." PAYSINGER & FRANKLIN,

August 31 Proprietors. Seegers' Beer is Pure. T don't contain Copperas, Salt, Lime or Alum. March 11

Refined Oil.

COTTON SEED REFINED OIL, by the gallon or barrel. Also, in glaass, pints and quarts. For sale low. E. HOPE.

CITIZENS' SAVINGS BANK

# SOUTH CAROLINA

Deposits of \$1 and Upwards Received,

INTEREST ALLO WED AT THE RATE OF SEVEN PER CENT. PER ANNUM.
ON CERTIFICATES OF DEPOSIT.
AND SIX PER CENT. COMPOUNDED EVERY SIX
MONTHS ON ACCOUNTS.
OFFICERS.
Wm. Martin, President.
John B. Palmer, { Vice-Presidents.
A. G Brenizer, Cashier.
J. H. Sawyer, Assistant Cashier, i charge of Branches.
John C. B. Smith, Assistant Cashier.

Directors.
Wade Hampton, William Martin, A. C. Haskell, F. W. McMaster, John P. Thomas, E. H. Heinitsh, John B. Palmer, Thomas E. Gregg, Columbia.
J. Eli Gregg, Marion.

Heinitsh, John B. Palmer, Thomas E. Gregg,
Columbia.

J. Eli Gregg, Marion.
G. T. Scott, Nowberry.
W. G. Mayes, Newberry.
B. H. Rutledge, Charleston.
Paniol Ravenel, Jr., Charleston.
Mechanics, Laborers, Clerks, Widows, Orphans and others may here deposit their savings and draw a liberal rate of interest thereon. Planters, Professional Men and Trustees wishing to draw interest en their tunds until they require them for business or other purposes: Parents desiring to set apart small sums for their children, and Married Women and Minors (whose deposite can only be withdrawn by themselves, or, in case of death, by their legal representatives,) wishing to lay aside funds for future use, are here afforded an opportunity of depositing their means where they will rapidly accumulate, and, at the same time, be subject to withdrawalwhen useded.

Aug 18

## GENTRAL NATIONAL BANK

COLUMBIA, S. C.

Present Capital, \$150,000.

AUTHORIZED CAPITAL, \$500,000.

OFFICERS.

John B. Palmer, President.
A. G. Brenizer, Cashier.
C. N. G. Butt, Assistant Cashier.

WARFIELD'S COLD WATER SOAP.

To illustrate the correctness of his opinion in a dispute, a Texan thrust his pistol down a Kansan's throat and threatened to fire. The Kansan admitted the truth of the Texan's statement immediately.

Practical.—Fond father: "I see ye've put my son intil graummer an' jography. Noo, as I neither mean him tae be a minister or a sea captain, it's o' nae use. Gie him a plain bizness eddication."

WARFIELD'S COLD WATER SOAP.

THIS SOAP washes perfectly in cold water, eoft, hard or salt. It removes grease oil and paint from garments. It washes all kinds of goods—cotton, flannel, silkor woolen. It deanses silver, plated ware and jewelry without scratching. It the articles are much tarnished, rub them with a piece of flannel which has plenty of the Soap on it. To people who do their own washing, it is invaluable. It will save its cost in one washing. For sale, in boxes of thirty-six bars, by EDWARD HOPE.

April 9 Agent for South Carolina.

SPECIAL ATTENTION given to the collection of Commercial Paper, Interest on State and Railroad Bonds and Stocks, and Conversion of State Securities, by Nov 23 6mo D GAMBRILL, Broker.

Good News for Columbia!

# CLOTHING EMPORIUM.

THE subscribers, having located permanently in this city, beg to inform the public that they will open, on MONDAY, September 11, a fine and select stock of

# FURNISHING GOODS.

Our motto is "QUIOR SALES AND SMALL PROFITS," and we guarantee satisfaction to all who may favor us with their patronage. Give us a call before purchasing elsewhere.

S. STRAUSS & BRO.,

Columbia Hotel Building.

# GRAND PRIZE DISTRIBUTION!

THICKETS to the Concerts of the SOUTH CAROLINA LAND AND IMMIGRATION ASSO-CLATION ready for sale and delivery. All orders from the country promptly filled. Agents

wanted for the Counties of Lancastor, Lexington, Spartanburg, Greenville, Abbeville, Occnee and Pickens. Apply to

D. GAMBRILL & CO., General Agents, Columbia, S. C.

## The Universal Life Insurance Company,

69 LIBERTY STREET, NEW YORK.

The Original Stock Life Insurance Company of the United States.

WILLIAM WALKER, President.

HENRY J. FURBER, Vice-President. GEORGE L. MONTAGUE, Actuary.

JOHN H. BEWLEY, Secretary. E. W. LAMBERT, M. D., Medical Examiner THIS COMPANY offers the following important advantages to those about effecting insur-

THIS COMPANY offers the following important advantages to those about effecting insurance on their lives:

1. Insurance at Stock Rates, being from 20 to 30 per cent. less than the rates charged by mutual companies.

2. Each Policy-holder is regarded as a Stockholder to the extent of one Annual Premium on his Policy, and will share in the Profits of the Company to the same extent as a Stockholder ow ing an equal amount of the Capital Stock.

3. Every Policy issued by the Company is non-forfeitable, and contains a clause stating its exact Surrender Value.

Before insuring your life or accepting the agency of any company,

S. Every Policy Issued by the Company is non-forfeitable, and contains a felause stating its exact Surremour Value.

Before insuring your life or accepting the agency of any company,

\*\*READ THE FOLLOWING\*\*

A lengthened experience has demonstrated that the races of premium ordinarily charged by life insurance companies are from twenty-five to thirty per cent. in excess of what are no-cossary for a safe and legitimate conduct of the business. In other words, carefully and prudently-managed companies charging "mutual" rates have been able to return to their policy-holders from 25 to 30 per cent. of the amount charged for premiums. When life insurance companies were first organized, the reliability of the data upon which the premiums were constructed had not undergone the test of experience. It was thought, therefore, no more than common prudence to adopt a scale of premiums which would, in any event, meet all the presumed and unforescen contingencies of the business. As long as the matter was involved in some doubt, it was better to fix the rate too high than to incur the risk of making it too low; because, in the former case, the error could be easily remedied, at least in part, by returning to the policy-holders, at certain intervals, such portion of the premium charged as was found necessary for the purposes of the business and the complete security of the company. Experience, however, having antistacto illy demonstrated that these rates are excessive, what possible excuse can there be fore maintaining them?

Availing themselves of this experience, the Directors and Managers of the Universal Life Insurance Company, at its organization, adopted a scale of premiums in accordance therewith, and which has proved to be fair and adequate, and all that was necessary to meet the requirements of the business. These premiums are about twenty five per cent. lower than those charge by mutual companies. It also appeared, inarmuch as the rates so established were as near as could possibly be determined fair rates, and not

of insurance, original with the Universal, the policy-holder secures the following important advantages:

1. Insurance at the regular "stock" rates, requiring a primary outlay of about twenty to thirty per cent, less than that charged by mutual companies, and which is equivalent to a yearly "dividend" paid in dvance of that amount on noutual rates. This low cost of insurance is worthy of attention. Since its organization, this company has received in premiums from its policy-holders the sum of \$1.517,000. To effect the same amount of insurance in a mutual company would have cost them an initial outlay of \$2,000.00. By allowing its policy-holders to retain, in their own possession, this excess of \$483,000 the Universal has virtually paid them a "dividend" of \$483,000 and paid it, too, in advance, instead of at the end of one or more years. It is impossible to find any exam plue of a mutual company turnishing insurance at so low a cost by returning to policy-holders an equal amount upon similar receipts.

2. Participation in the legitimate profits of the company, upon a plan which secures to the policy-holders the same treatment which directors and stockholders award to themselves. This system of participation, in connection with the low "stock" rates of premiums, must necessarily secure to the policy-holders every possible advantage to be derived from prudent and careful management.

The low rates of premium compel economy, and, independent of participation, guarantee to the policy-holder his insurance at a rate which is not in excess of the cost in well managed mutual companies; while, by the proposed plan of participation in what may be considered the legitimate profits of the business, the cost will be still further diminished. Thus by the combined advantages arising from low stock rate and participation in the profits, it is confidently believed that the Universal Life Insurance Company offers insurance at its lowest practicable cost.

Those of the existing policy-holders who desire to participate in the pro

practicable cost.

Those of the existing policy-holders who desire to participate in the profits under the new plan can do so by making application to the head effice, or to any agents of the company.

The company is in a sound financial condition. Ratio of assets to liabilities 136 to 100.

Good reliable agents wanted, who will deal direct with the New York office, and to whom full general agents' commissions will be paid.

M. W. GARY and M. C. BUTLER,

State Superintendents of Agencies.
Office on Richardson street, opposite Columbia Hotel, Columbia, S. C. Sept 9

\$ \$ 2 5 0, 0 0 0 T

### Real Estate and United States Gold Bonds

Will positively be distributed by RAFFLE on the 22d of Navember, 1871, in public, in the city of Charleston, at 10 o'clock A. M.. by

THE CHARLESTON CHARITABLE ASSOCIATION,

## For the Benefit of the Free School Fund.

Chartered by the Legislature of South Carolina at its last session, and approved March 8, 1871 ONLY FIVE DOLLARS PER SHARE!

ONLY FIVE DOLLARS PER SHARE!

THE RAFFLE will positively take place on WEDNESDAY, the 22d day of November, 1871, in public, in the city of Charleston, at 10 o'clock A. M.

All the Property, real and personal, mentioned below must be Distributed in the Award, and a va id deed of each piece of Real Estato, free from all incumbrances, given. The Porsonal Property and United States Gold Bonds will be delivered immediately after the Rafile. Each and every Certificate has Three separate and distinct Numbers in figures, and the words of each figure written thereon, and are all combined with each other from Nos. 1 to 78 promiscuously. All the Certificates of Shares issued by the Company, with their numbers, are registered in their books.

SCHEDULE OF AWARDS.

That Certificate of Share having on it the 1st, 2d and 3d numbers obtained on the Rafile will be entitled to the award of that first class Three-Story Warchouse, situate on Meeting street, No. 147, Charleston, S. C., (opposite the Charleston Hotel.) being 38 feet from by about 240 deep, free from all incumbrances, and valued at... \$35,000 That Certificate of Share having on it the 4th, 5th and 6th numbers obtained on the Itafile will be entitled to the award of that first class Three-Story Warchouse, No. 145 Meeting street, Charleston, S. C., free from all incumbrances, valued at..... \$30,000 That Certificate of Share having on it the 7th, 8th and 9th numbers obtained on the Itafile will be entitled to the award of that first class Three-Story Warchouse, No. 143 Meeting street, Charleston, S. C., free from all incumbrances, valued at........ \$27,500 That Certificate of Share having on it the 10th, 11th and 12th numbers obtained on the Itafile will be entitled to the award of that Three-Story Warchouse, No. 141 Meeting street, Charleston, S. C., free from all incumbrances, valued at............ \$25,000 The above Four Warchouses are opposite the Charleston Hotel, and are the most valuable property in Charleston.

That Certificate of Share having on it the 2d, 3d and

### YELLOW LINE!

FAST FREIGHTS TO AND FROM NORTHERN CITIES,

Via Charlotte, Columbia and Augusta Railroad, North Carolina Railroad, Raleigh and Gaston Railroad, Seaboard and Roanoke Railroad, and Steamers between Portsmouth and New York, Boston, Philadelphia and Baltimore!

THE ABOVE-NAMED RAILROADS, in connection with the Steamer Lines, having united in forming a Fast Through Freight Line, to be known as the YELLOW LINE, will put in operation, on the 4th of September, a FAST THROUGH FREIGHT SCHEDULE between Columbia and Augusta and the above-named Northern cities. The attention of shippers and receivers of freight is called to the following advantages offered by the line:

It is almost entirely an inland route, by which rates of insurance and risks of delay from bad weather are greatly reduced.

There is no drayage, and no transfers, except under cover.

Daily Steamers will run between Portemouth and Baltimore, Philadelphia and New York, and freights will have prompt despatch.

Rates and classifications the same as by other routes.

Through bills of lading given and claims promptly adjusted.

AT HAVE GOODS MARKED "VIA YELLOW LINE." TO

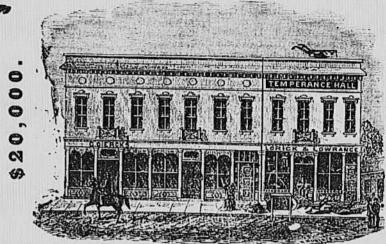
For further information, apply to

E. P. ALEXANDER,
Superintendent Charlotte, Columbia and Augusta Railroad.

E. R. Dorsey, General Freight and Ticket Agent.

Sept 2 3mo

### \$20,000 to be Distributed to Ticket-Holders IN THE COLUMBIA CO-OPERATIVE BUILDING ASSOCIATION.



THE following PROPERTY and CASH has been placed in the hands of the Trustees, John Agnew, Sr., Maj. Meighan and R. C. Shiver, in trust for the bonefit of the Ticket-bolders of the above Association, to be delivered to those who, on the day of the rafile, may be entitled to them. The title to the real estate has been placed in the hands of Col. F. W. McMaster, Attorney at Law, who will examine the same and give true warranty deeds, free from all encumbrance, on the day of drawing. The First Prize is the Temperance Hall, now occupied on the first floor by Messrs. Lorick & Lowrance. The lot is 25 feet front on Main street, by 263 feet deep. The Building is 150 feet long and two stories high. It is now leased for three years for \$1,400 per annum, payable monthly in advance, valued at. \$15,000 Second Prize—Lot adjacent to above, 25½ feet front, 208 feet deep, valued at. 1,100 1 Cash Prizes, \$100 each. \$200 4 Cash Prizes, \$100 each. \$200 110 Cash Prizes, at \$50 each. \$200 110 Cash Prizes, at \$50 each. \$200 110 Cash Prizes, at \$10 each. \$1,100

2,000 Tickets, at \$10 each
Tickets may be had of the General Agent. Dr. E. W. WHEELER, at Temporance Hall, or at the Music Store of Messrs. Lybrand & Son, Messrs. John Agnew & Son, T. M. Pollock and D. C. PEIXOTTO & SON.
The following gentlemen have consented to superintend the drawing: J. C. B. Smith, D. B. Miller and Henry E Scott. in connection with a committee of three selected by the Ticketholders, on the day of drawing.
The 10th day of November—the fourth day of the State Fair—HAS BEEN SELECTED AS THE DAY FOR THE DRAWING, which will take place in Temperance Hall, Columbia, S. C. Ticket-holders are assured that the drawing will positively take place that day. The tickets have met with a good sale, and all who intend investing are requested to do so as early as possible.

As the names of the ticket-holders will be registered in a book which shall be in possession of the Trustees on the day of drawing, parties may feel assured that no more than 2,000 tickets will be issued.

REFERENCES.—E. J. Scott, Son & Co.'s Bank; Col. J. B. Palmer, President Central National Bank; Citizene' Savings Bank; Sonth Carolina Bank and Trust Company, and W. B. Gulick, Cashier Carolina National Bank.

Capt. Wade Lorick, Agent in Lexington. For further particulars, address, Sept 8 †2mo DR. E. W. WHEELER, Box 88, Columbia, S. C.

# JOBBING TRADE

CHARLESTON, S. C.

FALL AND WINTER OF 1871.

THE subscribers, Jobbers and Wholesale Dealers in the city of Charleston, S. C., beg to call the attention of the merchants of the interior of this and the adjoining States to this market, as being now one of the most desirable in which to procure full supplies of all articles they may require.

The wants of the country having rapidly increased, with ample facilities to enable us to procure our supplies direct from first hands in Europe and this country, we are now prepared to exhibit more varied and complete stocks of sepsonable GUODS than at any period since the war, and will dispose of them on as good terms as any other market.

"Daily facilities afforded for shipment of goods to any point desired."

Dry Goods.

EDWIN BATES & CO., No. 124 Meeting | CRANE, BOYLSTON & CO., corner Hayno and Meeting streets.

JOHNSTON, CREWS & CO., No. 41 Hayne.

Clothing.
EDWIN BATES & CO., No. 122 Meeting street.

Fancy Goods, Notions, &c. STF .LE & WARDELL, No. 167 Meeting street.

Fa\_cy Goods, Notions and Millinery.

JOHN S. FAIRLY & CO., No. 35 Hayne street. | SELL & FOSTER, No. 27 Hayne street.

Millinery and Straw Goods.

CHARLES A. LENGNICK, No. 161 Meeting street. Boots and Shoes.

D. F. FLEMING & CO., corner Hayne and | T. M. BRISTOLL & CO., No. 145 Meeting hurch streets.

E. B. STODDARD & CO., No. 165 Meeting atreet. Hats and Caps.

THOMAS M. HORSEY & BRO., No. 25 | EDMONDS T. BROWN, No. 43 Hayne agnestreet. Hardware.

J. E. ADGER & CO., No. 139 Meeting st. | HART & CO., No. 39 Hayne street. C. GRAVELEY, corner East Bay and Boyce's Wharf. Saddlery, Saddlery Hardware and Carriage Materials.

B. THOMLINSON & CO., No. 187 Meeting street.

Drugs and Medicines. GOODRICH, WINEMAN & CO., No. 85 Hayne street.

Crockery and Glassware. WM. L. WEBB, No. 128 Meeting street.

Groceries. GEO. W. WILLIAMS & CO., corner Hayne and Church streets.

Groceries, Liquors, &c. J. A. QUACKENBUSH, No. 122 East Bay W. H. CHAFEE & CO., No. 207 East Bay street.

BOLLMANN BROS., No. — East Bay street.

Paints, Oils, Glass, &c.

HOLMES & CALDER, No. 205 East Bay | WM. M. BIRD & CO., corner East Bay and treet.

Job Printer, Stationer and Book-seller. EDWARD PERRY, 149 Meeting street.

Type and Printing Material, Paper, Stationery, Job and Book Printing.

Aug 11 WALKER, EVANS & COGSWELL, 3 Broad street, and 109 East Bay. †2mo